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PRIVILEGED AND CONFIDENTIAL  
ATTORNEY-CLIENT COMMUNICATION  
AND ATTORNEY WORK PRODUCT

Mr. John Polk  
Lockheed Martin IMS  
1200 K Street, Northwest  
Washington, DC 20005

Re: New U.S. Patent Application  
Inventor: John Polk  
Title: Method and Apparatus for Payment Processing Using  
Debit-based Electronic Funds Transfer and Disbursement  
Processing Using Addendum-based Electronic Data Interchange  
Our Reference: 06556.0003

Dear John:

We are enclosing for your review a draft patent application and accompanying draft drawings regarding the above invention.

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FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L. L. P.

Mr. John Polk  
September 12, 1997  
Page 2

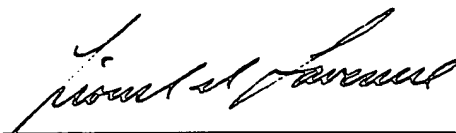
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We look forward to receiving your comments. If you have any questions concerning the preparation of this application, please call me at your convenience.

With best regards,

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.



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By: Lionel M. Lavenue

Enclosures

cc: Robert E. Converse, Jr., Esq.  
Thomas H. Martin, Esq.